

<b>Notice of References Cited</b>	Applicant/Patent <b>Pollin</b>	Application/Control No. <b>09/492,133</b>	
	Examiner <b>Alexander Kalinowski</b>	Art Unit <b>2166</b>	Page 1 of 2

**U.S. PATENT DOCUMENTS**

* A-M	Document Number Country Code-Number-Kind Code	Date MM-YYYY <sup>1</sup>	Name	Classification <sup>2</sup>	
	A 5,873,072	2/1999	Kight et al.	705	40
	B 5,652,786	7/1997	Rogers	379	91.01
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* N-T	Document Number Country Code-Number-Kind Code	Date MM-YYYY <sup>1</sup>	Country	Name	Classification <sup>2</sup>	
	N					
	O					
	P					
	Q					
	R					
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	T					

**NON-PATENT DOCUMENTS**

* U-X	Include, as applicable: Author, Title, Date, Publisher, Edition or Volume, Pertinent Pages					
U	Fickenscher, Lisa, "Autoscribe Wins Patent for Phone Payment System", American Banker, June 17, 1994, Vol. 159, No. 116, page 15.					
V	Gullo, Karen, "AmEx, AT&T and Prodigy Eye Bill-Payment Market Series: 2", American Banker, July 8, 1991, Vol. 156, No. 129, 3 pages.					
W	Manelski et al., "Back Offices Pose Problems for Bill-Payment Services", American Banker, April 13, 1990, page 4.					
X	Tyson, David O., "Princeton Telecom Addresses Problems of On-Line Bill Payment", American Banker, August 9, 1989, Vol. 154, No. 154, page 7.					

\* A copy of this reference is not being furnished with this Office action. See MPEP § 707.05(a).

<sup>1</sup> Dates in MM-YYYY format are publication dates.

<sup>2</sup> Classifications may be U.S. or foreign.

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U	Anonymous, "Telephone-check patent", The Nilson Report, June 15, 1994, No. 573, page 1 (abstract).
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W	
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